### May 2021





## Farm Service Agency Electronic News Service

# NEWSLETTER

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# Pennsylvania State FSA Newsletter

# Pennsylvania Farm Service Agency

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Dan Smeal

#### **State Committee:**

# **Service Centers Reopening to Limited Visitors**

Service Centers are now open to limited visitors by appointment only. Farm Service Agency (FSA) and Natural Resources Conservation Service (NRCS) staff also continue to work with agricultural producers via phone, email, and other digital tools.

To make an in-person or phone appointment, contact you local service. To find your local service, please visit <u>Find Your Local</u> Service Center | Farmers.gov

## American Rescue Plan Socially Disadvantaged Farmer Debt Payments

USDA recognizes that socially disadvantaged farmers and ranchers have faced systemic discrimination with cumulative effects that

Bonnie Wenger, Chair

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#### **Division Chiefs:**

Rebecca Csutoras
Farm Programs

David Poorbaugh
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To find contact information for your local office go to www.fsa.usda.gov/pa have, among other consequences, led to a substantial loss in the number of socially disadvantaged producers, reduced the amount of farmland they control, and contributed to a cycle of debt that was exacerbated during the COVID-19 pandemic. During the pandemic, socially disadvantaged communities saw a disproportionate amount of COVID-19 infection rates, loss of property, hospitalizations, death, and economic hurt.

To address these systemic challenges, the American Rescue Plan Act of 2021 provides historic debt relief to socially disadvantaged producers including Black/African American, American Indian or Alaskan native, Hispanic or Latino, and Asian American or Pacific Islander.

USDA is now reviewing and working to gather feedback to implement the Act, and more guidance will be forthcoming for socially disadvantaged borrowers with direct or guaranteed farm loans as well as Farm Storage Facility Loans. As information becomes available, it will be provided directly to socially disadvantaged borrowers and stakeholder groups representing socially disadvantaged producers, posted here on farmers.gov, and shared through our social media channels, email newsletters, and the media.

#### Who qualifies for this debt relief?

Any socially disadvantaged borrower with direct or guaranteed farm loans as well as Farm Storage Facility Loans qualifies. The American Rescue Plan Act uses the 2501 definition of socially disadvantaged, which includes Black/African American, American Indian or Alaskan native, Hispanic or Latino, and Asian American or Pacific Islander. Gender is not a criterion in and of itself, but of course women are included in these categories.

I qualify as socially disadvantaged under the American Rescue Plan definition, but I am not late on my payments. Do I still qualify?

Yes. Any socially disadvantaged borrower with direct or guaranteed farm loans as well as Farm Storage Facility Loans qualifies.

When will qualified borrowers begin to see a loan pay-off or other payment in response to the American Rescue Plan?

USDA is now reviewing and working to gather feedback to implement the Act, and more guidance will be forthcoming for socially disadvantaged borrowers with direct or guaranteed farm loans as well as Farm Storage Facility Loans. For borrowers in arrears, the moratorium established on January 26th to stop all debt collections, foreclosures and evictions for all borrowers, including socially disadvantaged producers, remains in effect.

Producers who have worked with USDA's Farm Service Agency previously may have their ethnicity and race on file. A borrower, including those with guaranteed loans, can contact their local their local USDA Service Center to verify, update or submit a new ethnicity and race designation using the AD-2047. Find your nearest service center at <a href="mailto:farmers.gov/service-locator">farmers.gov/service-locator</a>.

To learn more about USDA's work to implement the American Rescue Plan Act of 2021, visit www.usda.gov/arp.

# New Farmers.gov Features Help You Manage Your USDA Business Online

Last June, NRCS' Conservation Client Gateway moved to farmers.gov enabling USDA customers to access multiple conservation features through a platform that provides a customer-centric digital experience. Farmers.gov provides a secure, single desktop- and mobile device-accessible authenticated portal for FSA, NRCS and RMA customer-facing features.

As we've continued to add more content and capabilities, farmers.gov has quickly become the premier online hub for customers to find resources, submit applications and assistance requests, and make connections.

Another new feature is coming to farmers.gov to help you manage your USDA business. You'll now receive an email letting you know that an NRCS document needs your signature, which you can quickly and easily sign online in the portal.

### The farmers.gov portal also enables you to:

- View, upload, download, and e-sign documents.
- Request financial assistance, including submitting a program application.
- View and submit conservation requests.
- View technical references and submit questions.
- Access information on current and past conservation practices and plans.
- Report practice completion and request practice certification.
- View detailed information on all previous and ongoing contracts.
- Have the authority as an FSA and/or NRCS customer to work in the portal and act on behalf of your active power-of-attorney entitlements and your current authorities for business entities.

These conservation features join several others already available through the farmers.gov portal, including the ability to view farm loan information. We'll continue to update you about new features as they become available.

If you do not have login information for farmers.gov, you can create your login profile, or eAuthentication by following the instructions at <a href="mailto:farmers.gov/sign-in">farmers.gov/sign-in</a>.

The <u>Conservation Features User Guide</u> gives you step-by-step instructions on how to navigate farmers.gov and the <u>how-to video instructions</u> explain some of the popular features. If you need

additional help, personal assistance is available at the farmers.gov Service Desk by selecting the "Help" link located at the top of the all authenticated portal pages and submitting a "Contact Us" request. NRCS field office staff are always available to assist you with your conservation questions and other needs.

### **Share Your Planting Season Experience for #Plant2021**

After a long winter and a challenging year, spring has finally come. As the world around us bursts into song and color, our farmers will begin to work the soil they've protected all winter and plant the seeds they will nurture for months to come. Later this year, the fruits of their labor will become the food that feeds our communities, the fiber that clothes our families, and the fuel that powers industries.

For many, 2020 was the first year they'd ever seen an empty shelf at the grocery store. And for the first time, many people realized how much they take farming and the people who make it possible for granted. Fewer and fewer Americans understand what our farmers do, who they are, and the hard work they put in. Let's change that.

This planting season, let Farmers.gov showcase your work by participating in the #Plant2021 campaign. We'll share your story on @FarmersGov on social media and a nationwide <a href="storymap">storymap</a>. Here's how:

Using your smartphone or digital camera, take photos of what's happening on your operation during planting season. Videos may be too large to email as attachment, so you can email them to us via mail drop (iPhone), Google Photos (Android), or any other file sharing service. A few ideas:

- If you're comfortable, we'd love to see the people that make it happen set against the backdrop of your agricultural operation.
- Take a photo from inside the tractor cab so we can see what you see.
- Photos at sunrise or sunset are always beautiful!
- Behind-the-scenes photos showing us the amount of planning and preparation it takes to have a successful planting season are welcomed.
- Emerging (baby) crops.

Submit your photos/videos along with the following information to us at SM.FP.Social@usda.gov:

- Your name if you're comfortable sharing.
- Location of the operation (city or county and state).
- Information about what's in the photo/video and what's being planting.
- Your thoughts about this year's planting season. Is this year different from previous years? How do you feel about the season? What are you hopeful about?
- If your operation has a Facebook, Twitter, and/or Instagram account, please include it so that we can tag you.

Please note that by submitting your photo/video, you are granting USDA permission to use these materials for outreach and education purposes. Follow @FarmersGov on <u>Facebook</u>, <u>Twitter</u>, and <u>Instagram</u>, and we look forward to sharing your story!

# USDA Expands and Renews Conservation Reserve Program in Effort to Boost Enrollment and Address Climate Change

USDA will open enrollment in the Conservation Reserve Program (CRP) with higher payment rates, new incentives, and a more targeted focus on the program's role in climate change mitigation. Additionally, USDA is announcing investments in partnerships to increase climate-smart agriculture, including \$330 million in 85 Regional Conservation Partnership Program (RCPP) projects and \$25 million for On-Farm Conservation Innovation Trials.

### **Conservation Reserve Program**

USDA's goal is to enroll up to 4 million new acres in CRP by raising rental payment rates and expanding the number of incentivized environmental practices allowed under the program. CRP is one of the world's largest voluntary conservation programs with a long track record of preserving topsoil, sequestering carbon, and reducing nitrogen runoff, as well providing healthy habitat for wildlife.

CRP is a powerful tool when it comes to climate mitigation, and acres currently enrolled in the program mitigate more than 12 million metric tons of carbon dioxide equivalent (CO2e). If USDA reaches its goal of enrolling an additional 4 million acres into the program, it will mitigate an additional 3 million metric tons of CO2 equivalent and prevent 90 million pounds of nitrogen and 33 million tons of sediment from running into our waterways each year.

#### **New Climate-Smart Practice Incentive**

To target the program on climate change mitigation, FSA is introducing a new **Climate-Smart Practice Incentive** for CRP general and continuous signups that aims to increase carbon sequestration and reduce greenhouse gas emissions. Climate-Smart CRP practices include establishment of trees and permanent grasses, development of wildlife habitat, and wetland restoration. The Climate-Smart Practice Incentive is annual, and the amount is based on the benefits of each practice type.

#### **Higher Rental Rates and New Incentives**

In 2021, CRP is capped at 25 million acres, and currently 20.8 million acres are enrolled. Furthermore, the cap will gradually increase to 27 million acres by 2023. To help increase producer interest and enrollment, FSA is:

- Adjusting soil rental rates. This enables additional flexibility for rate adjustments, including a possible increase in rates where appropriate.
- Increasing payments for Practice Incentives from 20% to 50%. This incentive for continuous CRP practices is based on the cost of establishment and is in addition to cost share payments.
- Increasing payments for water quality practices. Rates are increasing from 10% to 20% for certain water quality benefiting practices available through the CRP continuous signup, such as grassed waterways, riparian buffers, and filter strips.
- Establishing a CRP Grassland minimum rental rate. This benefits more than 1,300 counties with rates currently below the minimum.

To learn more about updates to CRP, download our "What's New with CRP" fact sheet.

### **USDA Supports Military Veteran's Transition to Farming**

If you're enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs, you must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious

Are you a military veteran interested in farming? USDA offers resources to help you:

- **Fund Your Operation:** USDA's Farm Service Agency offers a variety of <u>funding</u> opportunities to help agricultural producers finance their businesses. Certain funds are targeted for veterans and beginning farmers and ranchers.
- Conserve Natural Resources: USDA's Natural Resources Conservation Service
  offers conservation programs and expert one-on-one technical assistance to strengthen
  agricultural operations now and into the future. Veterans may be eligible for a cost share of
  up to 90 percent and advance payments of up to 50 percent to cover certain conservation
  practices.
- Manage Risks: USDA is here to help you prepare for and recover from the unexpected.
   Veterans who are beginning farmers may be eligible for reduced premiums, application fee waivers, increased insurance coverage, and other incentives for multiple <u>USDA programs</u> that support risk management.

USDA wants to ensure that veterans transitioning to agriculture have the resources needed to succeed. While USDA offices are currently closed to visitors because of the pandemic, Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. To conduct business, please contact your local USDA Service Center. Additionally, more information related to USDA's response and relief for producers can be found at farmers.gov/coronavirus. If you're a new farmer, you can also reach out to your <a href="state-Beginning Farmer and Rancher Coordinator">state Beginning Farmer and Rancher Coordinator</a>

# **USDA Microloans Help Farmers Purchase Farmland and Improve Property**

Farmers can use USDA farm ownership microloans to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations.

Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013.

Microloans can also help with farmland and building purchases and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to \$50,000 to qualified producers and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).

To learn more about the FSA microloan program, contact your <u>Local County USDA Service Center</u> or visit <u>fsa.usda.gov/microloans</u>.

## **May 2021 Interest Rates**

Farm Operating Loans	
Farm Operating Loans - Direct	1.750 %
Farm Operating Loans - Microloan	1.750 %
Farm Ownership Loans	
Direct	3.250 %
Microloan	3.250 %
Joint Financing	2.500 %
Direct Down Payment, Beginning Farmer or	1.500 %
Rancher	
Emergency Loans	2.750 %
Farm Storage Facility Loans	
Farm Storage Facility Loans (3 Year Term)	0.375 %
Farm Storage Facility Loans (5 Year Term)	0.875 %
Farm Storage Facility Loans (7 Year Term)	1.375 %
Farm Storage Facility Loans (10 Year Term)	1.625 %
Farm Storage Facility Loans (12 Year Term)	1.750 %
Commodity Loans	1.125 %

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).